AMENDMENTS TO THE SPECIFICATION:

Please amend paragraph 043 of the specification as follows:

[043]　　FIG. 4 depicts the exemplary system of FIG. 1 in greater detail with respect to lender 1500. As illustrated in FIG. 4, the system environment 4000 includes communication channel 1400, one or more lenders 1500, 1510, and one or more borrowers 1600, [[1610]] 1620. Lender 1500 may further include an input module 4100, an output module 4200, a computing platform 4300, a database(s) 4600, and a network interface 4130.